

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Nathaniel Q. Wilkinson
Tammy L. Wilkinson
Debtors

Case No. 13-05093-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: DDunbar
Form ID: 3180W

Page 1 of 3
Total Noticed: 61

Date Rcvd: Sep 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2018.

db/jdb
cr +Nathaniel Q. Wilkinson, Tammy L. Wilkinson, 135 E. Penn St., Carlisle, PA 17013-2435
+Ocwen Loan Servicing, LLC, Stern and Eisenberg, PC, 1581 Main Street, Suite 200,
Warrington, PA 18976-3400
cr +WELLS FARGO BANK, N.A., Stern & Eisenberg, PC, 1581 Main Street, Suite 200,
Warrington, PA 18976-3400
cr +Wells Fargo Bank, N.A., by its attorney in fact Oc, Stern & Eisenberg, PC, 1581 Main Street,
Suite 200, Warrington, PA 18976-3400
4385722 Allied Data Corp, 13111 Westheimer, Suite 400, Houston, TX, 77077-5547
4385709 +Allied Interstate, Inc., 435 Ford Rd., Suite 800, Minneapolis, MN 55426-1066
4443817 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,
El Segundo, CA 90245-3504
4385710 Anne K. Fiorenza, Esq., Assistant U.S. Trustee, P.O. Box 11754, Harrisburg, PA 17108-1754
4385713 +Brenner, PO Box 186, Mifflintown, PA 17059-0186
4385714 +Bureau of Employer Tax Oper, P.O. Box 68568, Harrisburg, PA 17106-8568
4385717 Citifinancial, PO Box 220947, Charlotte, NC 28222
4385718 +Core Collection, 878 Pompton Ave, Suite A1, Cedar Grove, NJ 07009-1266
4385719 Cross Country Bank c/o National Recovery, PO Box 48719, Atlanta, GA 30362-1719
4385720 #+Eastern Account System, 75 Glen Rd., Ste. 110, Sandy Hook, CT 06482-1175
4385726 +Homeyard Residential, Attn: Cash Management, 1525 S. Belt Line Road, Suite 100 N,
Coppell, TX 75019-4913
4385734 +MRS Associates, 3 Executive Campus, Suite 400, Cherry Hill, NJ 08002-4103
4385732 Med1, 02 Carlisle Reg. Med., Carlisle, PA 17050
4385737 +NCO Financial, P.O. Box 41466, Philadelphia, PA 19101
4385738 NCO Financial Systems, INC, PO Box 41448, Philadelphia, PA 19101
4385735 +National Recovery Agency, 4201 Crums Mill Rd, Harrisburg, PA 17112-2893
4736202 Ocwen Loan Servicing, LLC, Bankruptcy Department, P.O. Box 24605,
West Palm Beach, FL 33416-4605
4736203 +Ocwen Loan Servicing, LLC, Bankruptcy Department, P.O. Box 24605,
West Palm Beach, FL 33416-4605, Ocwen Loan Servicing, LLC,
Bankruptcy Department 33416-4605
4385739 +Office of Attorney General, Financial Enforcement Section, Harrisburg, PA 17120-0001
4385741 Omnia Credit Solutions, PO Box 184, Stanton, CA 90680-0184
4385742 +Option One Mortgage Corporation, 6501 Irvine Center Drive, Irvine, CA 92618-2133
4385746 PP&L Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
4385745 +Parker McCay P.A., Attn: Attorney Caine, P.O. Box 5054, Mount Laurel, NJ 08054-5054
4385747 ROI Services, Inc., 580 Herndon Pkwy, Suite 100, Herndon, VA 20170-5236
4385748 +S&P Capital Investments, 8448 Katella Ave, Suite 100, Stanton, CA 90680-3215
4385752 ++TRIAD FINANCIAL CORP, 5201 RUFE SNOW DRIVE, SUITE 400, NORTH RICHLAND HILLS TX 76180-6036
(address filed with court: Triad Financial, 7711 Center Ave, Suite 250,
Huntington Beach, CA, 92647)
4385755 +TSR Wireless, 4901 N.W. 17th Highway, Suite 306, Ft. Lauderdale, FL 33309-3772
4385754 +TSR Wireless, 525 South Douglas St., Suite 250, El Segundo, CA 90245-4829
4385751 +Torres Credit Services, Inc., 27 Fairview Street, Carlisle, PA 17015-3200
4385756 +U.S. Department of Justice, P.O. Box 227, Ben Franklin Station, Washington, DC 20044-0227
4385757 ++UGI UTILITIES INC, ATTN CREDIT & COLLECTIONS, P O BOX 13009, READING PA 19612-3009
(address filed with court: UGI Corp, 225 Morgantown Rd, Reading, PA 19611)
4385759 United States Attorney, P.O. Box 11754, Harrisburg, PA 17108-1754
4385760 +Washington Mutual Finance, 901 East Main Street, Palmyra, PA 17078-1923
4471770 +Wells Fargo Bank, N.A., Stern & Eisenberg PC, Attn: Leslie J. Rase, Esquire,
1581 Main Street, Suite 200, Warrington, PA 18976-3400

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4385711 +EDI: ACCE.COM Sep 12 2018 22:58:00 Asset Acceptance, P.O. Box 2036,
Warren, MI 48090-2036
4385712 +E-mail/Text: asi@auditsystemsinc.net Sep 12 2018 19:03:36 Audit Systems Incorporated,
3696 Ulmerton Rd., Suite 200, Clearwater, FL 33762-4237
4385731 EDI: BANKAMER2.COM Sep 12 2018 22:58:00 MBNA America, P.O. Box 15102,
Wilmington, DE 19886-5102
4385715 +EDI: CAPITALONE.COM Sep 12 2018 22:58:00 Capital One Bank, P.O. Box 85617,
Richmond, VA 23276-0001
4385716 EDI: CIAC.COM Sep 12 2018 22:58:00 Citifinancial, P.O. Box 913,
Owings Mills, MD 21117-0700
4385723 E-mail/Text: bankruptcy@fncbinc.com Sep 12 2018 19:03:09 First National Collection,
610 Waltham Way, Sparks, NV 89434
4385721 EDI: WFNBN.COM Sep 12 2018 22:58:00 Fashion Bug, P.O. Box 856021,
Louisville, KY 40285-6021
4385724 +EDI: ALLIANCEONE.COM Sep 12 2018 22:58:00 First Union c/o Alliance One,
4850 Street Road, Level C, Trevose, PA 19053-6600
4385727 +EDI: HFC.COM Sep 12 2018 22:58:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
4385725 +E-mail/Text: bkynotice@harvardcollect.com Sep 12 2018 19:03:37 Harvard Collection,
4839 N Elston, Chicago, IL 60630-2589
4385728 EDI: IRS.COM Sep 12 2018 22:58:00 Internal Revenue Service, Centralized Insolvency,
Operations, P.O. Box 21126, Philadelphia, PA 19114-0326

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4385730 E-mail/Text: csdlclientservices@cboflanc.com Sep 12 2018 19:03:28 Lancaster Collections,
218 W. Orange St., Lancaster, PA 17603-3746

4385740 E-mail/Text: USTPRegion03.HA.ECF@USD0J.GOV Sep 12 2018 19:03:19 Office of the U.S. Trustee,
P.O. Box 969, Harrisburg, PA 17108-0969

4385743 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 12 2018 19:03:16 PA Department of Revenue,
Department 280946, Attn: Bankruptcy Division, Harrisburg, PA 17128-0946

4436588 EDI: PRA.COM Sep 12 2018 22:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk, VA 23541

4385744 +E-mail/Text: bkrnotice@prgmail.com Sep 12 2018 19:03:19 Paragon Recovery, PO Box 127,
Concord, NC 28026-0127

4390729 EDI: Q3G.COM Sep 12 2018 22:59:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

4390730 EDI: Q3G.COM Sep 12 2018 22:59:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

4385749 E-mail/Text: bmg.bankruptcy@centurylink.com Sep 12 2018 19:03:23 Sprint, PO Box 740463,
Cincinnati, OH 45274-0463

4385750 E-mail/Text: clientmgmt@signatureperformance.com Sep 12 2018 19:03:31 Tiburon Financial,
218A South 108th Ave, Omaha, NE 68154

4425854 E-mail/Text: bkrcy@ugi.com Sep 12 2018 19:03:29 UGI Utilities, 225 Morgantown Rd,
Reading, PA 19612

4385758 E-mail/Text: bkrcy@ugi.com Sep 12 2018 19:03:29 UGI Utilities, Inc., P.O. Box 13009,
Reading, PA 19612-3009

4385761 +EDI: WESTASSET.COM Sep 12 2018 22:58:00 West Asset Management, Inc., 7171 Mercy Rd.,
Omaha, NE 68106-2620

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4385733 Med1 Carlisle Imaging Assoc.
cr* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914,
Norfolk, VA 23541)

cr* Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788

cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

4385729* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P.O. box 21126,
Philadelphia, PA 19114-0326)

4385736* +National Recovery Agency, 4201 Crums Mill Rd., Harrisburg, PA 17112-2893

4385753* ++TRIAD FINANCIAL CORP, 5201 RUFÉ SNOW DRIVE, SUITE 400, NORTH RICHLAND HILLS TX 76180-6036
(address filed with court: Triad Financial Corporation, Dept CH10104,
Palatine, IL 60055-0104)

TOTALS: 1, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as Trustee NRZ PASS-THROUGH TRUST X bkgroup@kmlawgroup.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Jerome B Blank on behalf of Creditor Wells Fargo Bank, NA As Trustee For Option One Mortgage Loan Trust etal pamb@fedphe.com
John Matthew Hyams on behalf of Debtor 2 Tammy L. Wilkinson jmh@johnhyamslaw.com, acb@johnhyamslaw.com, eah@johnhyamslaw.com
John Matthew Hyams on behalf of Debtor 1 Nathaniel Q. Wilkinson jmh@johnhyamslaw.com, acb@johnhyamslaw.com, eah@johnhyamslaw.com
Karina Velter on behalf of Creditor U.S. Bank National Association amps@manleydeas.com
Karina Velter on behalf of Creditor CitiBank NA amps@manleydeas.com
Karina Velter on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as Trustee NRZ PASS-THROUGH TRUST X amps@manleydeas.com
Thomas Song on behalf of Creditor CitiBank, NA as Trustee of NRZ Pass-Through Trust VI pamb@fedphe.com
Thomas Song on behalf of Creditor Wells Fargo Bank, NA As Trustee For Option One Mortgage Loan Trust etal pamb@fedphe.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William Edward Miller on behalf of Creditor WELLS FARGO BANK, N.A wmliller@sterneisenberg.com, bkecf@sterneisenberg.com
William Edward Miller on behalf of Creditor Ocwen Loan Servicing, LLC wmliller@sterneisenberg.com, bkecf@sterneisenberg.com
William Edward Miller on behalf of Creditor Wells Fargo Bank, N.A., by its attorney in fact Ocwen Loan Servicing, LLC wmliller@sterneisenberg.com, bkecf@sterneisenberg.com
TOTAL: 14

Information to identify the case:

Debtor 1 **Nathaniel Q. Wilkinson**
First Name Middle Name Last Name
Debtor 2 **Tammy L. Wilkinson**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-05093-RNO**

Social Security number or ITIN **xxx-xx-8697**
EIN --
Social Security number or ITIN **xxx-xx-4228**
EIN --

Order of Discharge

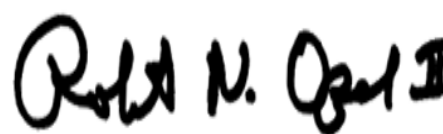
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nathaniel Q. Wilkinson

Tammy L. Wilkinson

By the
court:

September 12, 2018

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.